

Information to identify the case:

Debtor 1	<u>Renee D. Short</u>	Social Security number or ITIN	xxx-xx-8047
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-22312-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Renee D. Short
aka Renee D. Anderson

1/15/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Renee D. Short
DebtorCase No. 14-22312-TPA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam
Form ID: 3180WPage 1 of 2
Total Noticed: 28

Date Rcvd: Jan 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2020.

db +Renee D. Short, 320 Country Hills Drive, North Huntingdon, PA 15642-2645
 cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,
 Pittsburgh, Pa 15222-5413
 cr +Carrington Mortgage Services, LLC, PROBER & RAPHAEL, A LAW CORPORATION,
 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
 13991339 +Bank of America, N.A., P.O. BOX 660933, Dallas, TX 75266-0933
 14794573 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 13932583 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13866710 Parkview Comm Fcu, 1213 5th Ave, Mckeesport, PA 15132
 13866711 +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 13866712 Wfb Cd Svc, P.O. Box 5445, Portland, OR 97208

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 16 2020 04:25:50 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13990889 EDI: GMACFS.COM Jan 16 2020 08:33:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004
 13866697 +EDI: GMACFS.COM Jan 16 2020 08:33:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 13866699 EDI: BANKAMER.COM Jan 16 2020 08:33:00 Bank Of America, PO Box 982235,
 El Paso, TX 79998
 13866700 EDI: BANKAMER.COM Jan 16 2020 08:33:00 Bank Of America, N.A., 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 13866701 +EDI: BANKAMER2.COM Jan 16 2020 08:33:00 Bk Of Amer, P.O. Box 17054,
 Wilmington, DE 19884-0001
 13967230 EDI: BL-BECKET.COM Jan 16 2020 08:34:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13866702 +EDI: CAUT.COM Jan 16 2020 08:33:00 Chase, PO Box 901076, Fort Worth, TX 76101-2076
 13866703 EDI: CITICORP.COM Jan 16 2020 08:33:00 Citi, P.O. Box 6500 C/O Citi Corp,
 Sioux Falls, SD 57117-6500
 13866704 +EDI: CITICORP.COM Jan 16 2020 08:33:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13942501 EDI: DISCOVER.COM Jan 16 2020 08:33:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13866705 +EDI: DISCOVER.COM Jan 16 2020 08:33:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 13866706 EDI: DISCOVER.COM Jan 16 2020 08:33:00 Discovr Cd, Po Box15316 Att:Cms/Prod Develop,
 Wilmington, DE 19850-5316
 13866707 EDI: RMSC.COM Jan 16 2020 08:34:00 Geclrb/Jcp, Po Box 984100, El Paso, TX 79998
 13866708 +EDI: RMSC.COM Jan 16 2020 08:34:00 Geclrb/Levin Furniture, Po Box 981439,
 El Paso, TX 79998-1439
 13954801 EDI: CAUT.COM Jan 16 2020 08:33:00 JPMorgan Chase Bank N.A.,
 National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 13866709 +E-mail/Text: bncnotices@becket-lee.com Jan 16 2020 04:25:00 Kohls/Capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 13989283 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 16 2020 04:21:02
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 13992218 EDI: RMSC.COM Jan 16 2020 08:34:00 Synchrony Bank, c/o Recovery Management Systems Corp,
 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr Bank Of America, N.A.
 cr* +Carrington Mortgage Services, LLC,, 1600 South Douglass Road, Anaheim, CA 92806-5951
 13866698* +Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dkam
Form ID: 3180W

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Total Noticed: 28

Date Rcvd: Jan 15, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com
Charles O. Zebley, Jr. on behalf of Trustee Charles O. Zebley, Jr. COZ@Zeblaw.com,
PA67@ecfcbis.com;Lyndie@Zeblaw.com
E. Vernon Parkinson on behalf of Debtor Renee D. Short vparkinson@fiffiklaw.com,
nreyes@fiffiklaw.com
Heather A. Sprague on Behalf of the United States Trustee by on behalf of U.S. Trustee
Office of the United States Trustee Heather.Sprague@usdoj.gov
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Bank Of America, N.A. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stuart P. Winneg on behalf of Creditor BANK OF AMERICA, N.A. swinneg@udren.com,
cblack@udren.com

TOTAL: 10